

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Royea, Warren A. Sr.
Royea, Gail M.

Debtors(s)

: CHAPTER 13
: CASE NO. 1:08-bk-2603 (182247)
:
: CHAPTER 13 PLAN
: (Indicate if applicable)
: MOTION TO AVOID LIENS
: MOTION TO VALUE COLLATERAL
:
: ORIGINAL PLAN
: AMENDED PLAN
: FIRST AMENDED (Indicate 1st, 2nd, 3rd, etc.)

YOUR RIGHTS WILL BE AFFECTED

If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan

PLAN PROVISIONS

DISCHARGE: (Check one)

- The debtor will seek a discharge of debts pursuant to Section 1328(a).
 The debtor is not eligible for a discharge of debts because the debtor has previously received a discharge described in Section 1328(f).

NOTICE OF SPECIAL PROVISIONS: (Check if applicable)

- This plan contains special provisions that are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. Those provisions are set out in the OTHER PLAN PROVISIONS section of this plan.

1. PLAN FUNDING AND LENGTH OF PLAN

- A. Payments by the debtor of \$ _____ per month for _ months. This monthly plan payment will begin no later than 30 days following the date of the filing of the bankruptcy petition or the date of conversion to Chapter 13.
- B. In addition to the above specified plan payments, the debtor agrees to dedicate to the plan the estimated amount of sale proceeds as follows: \$ _____ from the sale of property (describe property) _____.
All sales will be completed by _____.
Other lump sum payments shall be paid to the trustee as follows:

Other payments from any source (describe specifically) shall be paid to the Trustee as follows:

C. **For amended plans:**

- (1) The plan payments by the debtor shall consist of the total amount previously paid (\$ 0.00) added to the new monthly payment in the amount of \$ 143.98 for the remaining 60 months of the plan for a total base amount, as amended, of \$ 8,638.67, plus other payments and property stated in Paragraph B above.
- (2) The payment amount shall change effective October 2008.
- (3) The debtor shall take appropriate action to ensure that all wage attachment payments are adjusted to conform to the terms of the amended plan.

- D. The debtor is responsible for funding the plan.

2. SECURED CLAIMS

- A. Adequate Protection Payments under Section 1326. Adequate protection payments in the following amounts will be paid by the debtor to the trustee. The trustee will disburse pre-confirmation adequate protection payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the debtor.

Name of Creditor	Address	Account#	Payment
None			

- B. Mortgages and Other Direct Payments by Debtor. Payments will be made outside the plan according to the original contract terms, with no modification of contract terms and with liens retained.

Name of Creditor	Description of Collateral	Contractual Monthly Payment	Principal Balance of Claim	Contract Rate of Interest
Americredit	2007 Hyundai Tucson GLS	500.00	26,210.00	0.00
Chase Auto Finance Corporation	2007 Honda Pilot EX	477.00	21,925.00	0.00

- C. Arrears.

Name of Creditor	Description of Collateral	Pre-petition Arrears to be Cured	Interest Rate	Total to be paid in plan
Chase Auto Finance Corporation*	2007 Honda Pilot EX	0.00	0.00	1,431.00

- D. Secured Claims Paid According to Modified Terms. These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. THE LIENS WILL BE AVOIDED OR LIMITED IN THE PLAN OR AN ADVERSARY ACTION WILL BE FILED UNDER SECTION 506(a) TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN (Select method in last column):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action
None					

*** PLAN INDICATES THAT THE DEBTOR PROPOSES TO AVOID OR LIMIT THE LIEN OF THE CREDITOR IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION PURSUANT TO SECTION 506(a). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE LIEN WILL BE AVOIDED. IF THE CREDITOR WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR MUST FILE AN OBJECTION TO THIS PLAN. OTHERWISE CONFIRMATION OF THE PLAN WILL AVOID THE LIEN.**

E. Other Secured Claims.

Name of Creditor	Description of Collateral	Principal balance of Claim	Interest Rate	Total to be paid in plan
None				

F. Surrender of Collateral:

Name of Creditor	Description of Collateral to be Surrendered
None	

G. Lien Avoidance. The debtor moves to avoid the liens of the following creditors pursuant to Section 522(f):

Name of Creditor	Description of Collateral
None	

3. PRIORITY CLAIMS

A. Allowed unsecured claims entitled to priority under section 507 will be paid in full with the exception of certain assigned Domestic Support Obligations that may be paid less than 100% pursuant to section 1322(a)(4):

Name of Creditor	Total Payment
PA Department Of Revenue	1,057.00
York Adams Tax Bureau	629.95
York Adams Tax Bureau	663.57

B. Administrative Claims:

- (1) Trustee fees. Percentage fees payable to the trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.
- (2) Attorney fees. In addition to the retainer of \$ **951.00** already paid by the debtor, the amount of \$ **2,549.00** in the plan.

4. UNSECURED CLAIMS

- A. Claims of Unsecured Nonpriority Creditors Specially Classified. Includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even though all other unsecured claims may not be paid in full.

Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	Total Payment
None				

- B. Claims of General Unsecured Creditors. The debtor estimates that a total of \$ **4,479.00** will be available for distribution to unsecured creditors. The debtor calculates that a minimum of \$ **0.00** must be paid to unsecured creditors in order to comply with the liquidation test for confirmation and the debtor calculates that a minimum of \$ **4,479.00** must be paid to unsecured, non-priority creditors in order to comply with the Means Test.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. The following executory contracts and unexpired leases are assumed (and pre-petition arrears to be cured in the plan) or rejected (so indicate):

Name of Creditor	Description of Collateral	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment	Assume/Reject
None						

6. OTHER PLAN PROVISIONS:

*Debtor shall pay Chase 3 post-petition payments through the Chapter 13 Plan in the amount of \$1,431.00.

7. ORDER OF DISTRIBUTION:

Payments from the plan will be made by the trustee in the following order:

Level 1:
Level 2:
Level 3:
Level 4:
Level 5:
Level 6:
Level 7:
Level 8:

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the trustee using the following as a guide:

Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Secured claims, pro rata.
Level 5: Priority claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: General unsecured claims.

Level 8: Untimely filed unsecured claims to which the debtor has not objected.

8. REVESTING OF PROPERTY: (Check One)

- Property of the estate will vest in the debtor upon confirmation.
 Property of the estate will vest in the debtor upon closing of the case.

GENERAL PRINCIPLES APPLICABLE TO ALL PLANS

All pre-petition arrears and cramdowns shall be paid to the trustee and disbursed to creditors through the plan.

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the trustee will treat the claim as allowed, subject to objection by the debtor. Claims filed after the bar date that are not properly served on the trustee will not be paid. The debtor is responsible for reviewing claims and filing objections, if appropriate.

Dated: September 26, 2008

/s/ *Keith B. DeArmond, Esquire*
Attorney for Debtor

/s/ *Warren A. Royea, Sr.*
Debtor

/s/ *Gail M. Royea*
Joint Debtor

CERTIFICATE OF NOTICE

District/off: 0314-1
Case: 08-02603

User: DGeorge
Form ID: pdf002

Page 1 of 1
Total Served: 35

Date Rcvd: Sep 29, 2008

The following entities were served by first class mail on Oct 01, 2008.

db +Warren A. Royea, Sr., 1640 Blue Jay Drive, Dover, PA 17315-2772
jdb +Gail M. Royea, 1640 Blue Jay Drive, Dover, PA 17315-2772
cr ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit., c/o Alice Whitten, POB 183853,
Arlington, TX 76096)
3085792 ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, TX 76096)
3051533 ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: Americredit, P.O. Box 183593, Arlington, TX 76096)
3051532 +American Education Services, 1200 North 7th Street, Harrisburg, PA 17102-1419
3051534 +Barclay's Bank of Delaware, 125 South West Street, Wilmington, DE 19801-5014
3051535 +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
3051536 +Chase, 800 Brookside Boulevard, Westerville, OH 43081-2822
3051537 +Chase Auto Finance Corporation, 14800 Frye Road, Fort Worth, TX 76155-2732
3051538 +Citi Bank, P.O. Box 499, Hanover, MD 21076-0499
3051531 +DeArmond & Associates, 11 East Market Street Third Floor, York, PA 17401-1227
3067651 Fifth Third bank, PO Box 3789, Evansville, IN 47736-3789
3051539 +First Capital Fifth Third, 20 Northwest First Street, Evansville, IN 47708-1201
3051540 +G.E. Money Bank, P.O. Box 981439, El Paso, TX 79998-1439
3051541 +G.E. Money Bank, P.O. Box 30762, Salt Lake City, UT 84130-0762
3051543 +Granite State Management, P.O. Box 2097, Concord, NH 03302-2097
3051544 +HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
3051545 +Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425
3051546 +Merrick Bank, P.O. Box 1500, Draper, UT 84020-1500
3051547 +PA Department Of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
3051548 +Pennco Associates, Inc., P.O. Box 1878, Southampton, PA 18966-0108
3051530 +Royea Gail M, 1640 Blue Jay Drive, Dover, PA 17315-2772
3051529 +Royea Warren A Sr, 1640 Blue Jay Drive, Dover, PA 17315-2772
3051549 +Sallie Mae Foundation, P.O. Box 9500, Wilkes Barre, PA 18773-9500
3051550 Saxon Mortgage, 478 Mercantile Drive, Fort Worth, TX 76137
3051551 +Spirit Of America National Bank, 1103 Allen Drive, Milford, OH 45150-8763
3051552 +Target, P.O. Box 59231, Minneapolis, MN 55459-0231
3051553 +U.S. Cellular, C/O Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502-4962
3051554 +Washington Mutual, P.O. Box 660509, Dallas, TX 75266-0509
3051555 +Wells Fargo Auto Finance, 711 West Broadway Road, Tempe, AZ 85282-1218
3051556 +Wells Fargo Financial, P.O. Box 94498, Las Vegas, NV 89193-4498
3051557 +York Adams Tax Bureau, P.O. Box 15627, York, PA 17405-0156

The following entities were served by electronic transmission on Sep 29, 2008.

3051542 +E-mail/PDF: gecsed@recoverycorp.com Sep 29 2008 20:02:11 GEMB/Walmart, P.O. Box 981400,
El Paso, TX 79998-1400
3089035 E-mail/PDF: B-LinellcBNCNotifications@blinellc.com Sep 29 2008 20:02:16 Roundup Funding, LLC,
MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2008

Signature:

